

MODULE 03: FINANCIAL ANALYSIS

Lecture Title 09: Revision Session No. 1



Lecturer: Antoine P. Portelli

Date: 7 February 2026

**Undergraduate Diploma in
Business Administration**

Module Outline

Introduction
to Accounting
Concepts

Financial
Systems

Accountancy
Techniques &
Ratios

Short-Term vs
Long-Term
Decisions

Evaluation
Financial
Statements

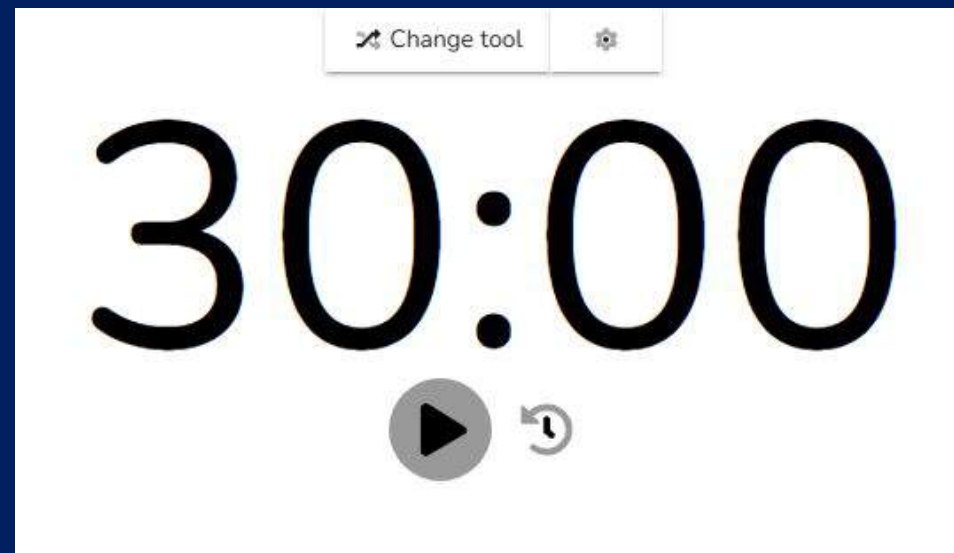
Financial
Forecasts

Group
Presentations
& Assignment

Tutorials



Self-Assessment



Group Presentations

Each Group will be assigned, by lot, a different Annual Report. The chosen report must be used for the group presentation on Wednesday, 14 February 2026's session.

- Analyse and comment on the financial performance of the company using **ratio analysis**.
- Use between **5 and 7 ratios**.
- Give the **workings** at arriving at each of the chosen ratios, indicating from where the financial information was obtained.
- **Compare the ratios** of the company for this financial year and last year's ratios.
- **Research information** about the company that you consider relevant to potential new investors.



Groups

GROUP 1	Muhammad Ahmed Chorahi
GROUP 1	Anmol Dharwal
GROUP 1	Vishal Singh Charak
GROUP 1	Ayush K C
GROUP 1	Abdullah Al Tajowar
GROUP 1	Aniket Choudhary
GROUP 2	Saiteja Palubai
GROUP 2	MD Showrav
GROUP 2	MD Kamrul Islam
GROUP 2	Yogesh Bhattarai
GROUP 2	Abdul Raheem Khan
GROUP 2	Ganga Kumari Khatri
GROUP 3	Nitisha Kandel
GROUP 3	Jayan Dhanaha Magar
GROUP 3	Ibrahim Tariq
GROUP 3	Binod Kumar Chaudhary
GROUP 3	Sameer Gurung
GROUP 3	Abhinas Dawadi

GROUP 4	Bishal Gopal Dhaubhadel
GROUP 4	Muhammad Umar
GROUP 4	Amar Shaheer Ali
GROUP 4	Dipendra Neupane
GROUP 4	Anas Mehmood
GROUP 4	Trishna Shahi
GROUP 5	Jasmeen Kaur
GROUP 5	Binisha Thapa
GROUP 5	Sujatam Prajapati
GROUP 5	Suman Kumar Basnet
GROUP 5	Deepak Kumar
GROUP 5	Hiralal Sunar
GROUP 6	Jharana Rana Magar
GROUP 6	Lebogang Kando Boiditswe
GROUP 6	Gurdeep Kaur Mann
GROUP 6	Umair Hassan
GROUP 6	Rabina Nepali

GROUP 7	Kame Bahadur Roka
GROUP 7	Nirmal Rayamajhi
GROUP 7	Amrita Pahadi
GROUP 7	Dhawa Lajum Gurung
GROUP 7	Aayush Dharni
GROUP 8	Arya Sharma
GROUP 8	Chandan Mehra
GROUP 8	Abishek Thapa
GROUP 8	Anish Gurung
GROUP 8	Biki Ganesh
GROUP 9	Joyal Kohar
GROUP 9	Shiwani Sundas
GROUP 9	Shital Kumari Das Kathbaniya
GROUP 9	Bivash Timalisina
GROUP 9	Sarens Chaudhary

Presentations

The 9 Annual Reports are:

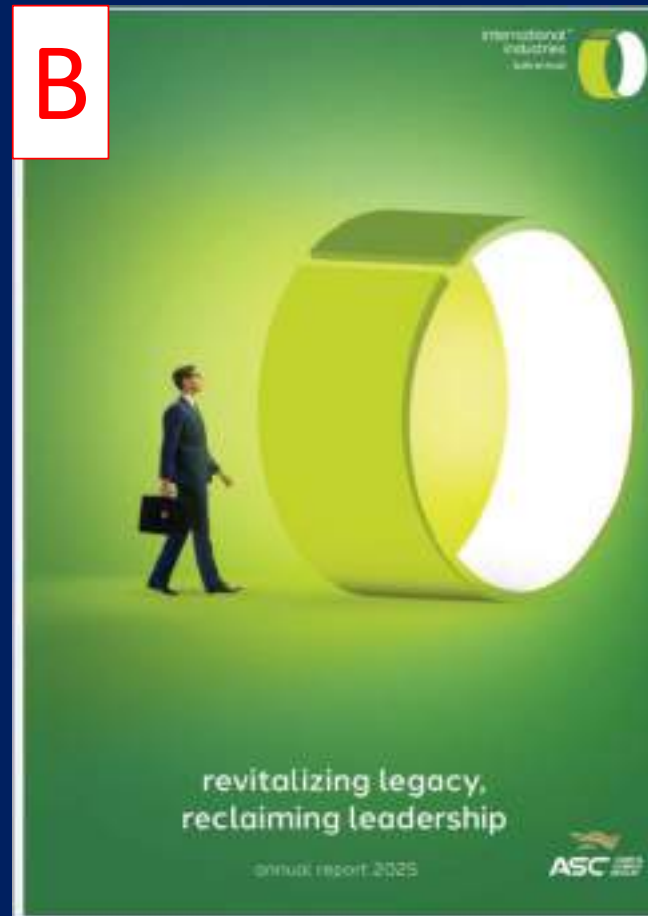
COMPANY REF	COMPANY NAME	GROUP NO.
A	RELIANCE INDUSTRTIES LIMITED	1
B	INTERNATIONAL INDUSTRIES	2
C	HINDUSTAN UNILEVER LIMITED	8
D	UNILEVER NEPAL LIMITED	9
E	INDUSIND BANK	5
F	AL-ABBAS SUGAR MILLS LIMITED	3
G	NEPAL RASTRA BANK	6
H	BUNNY'S LIMITED	7
J	IBL HEALTHCARE LIMITED	4

Presentation

A



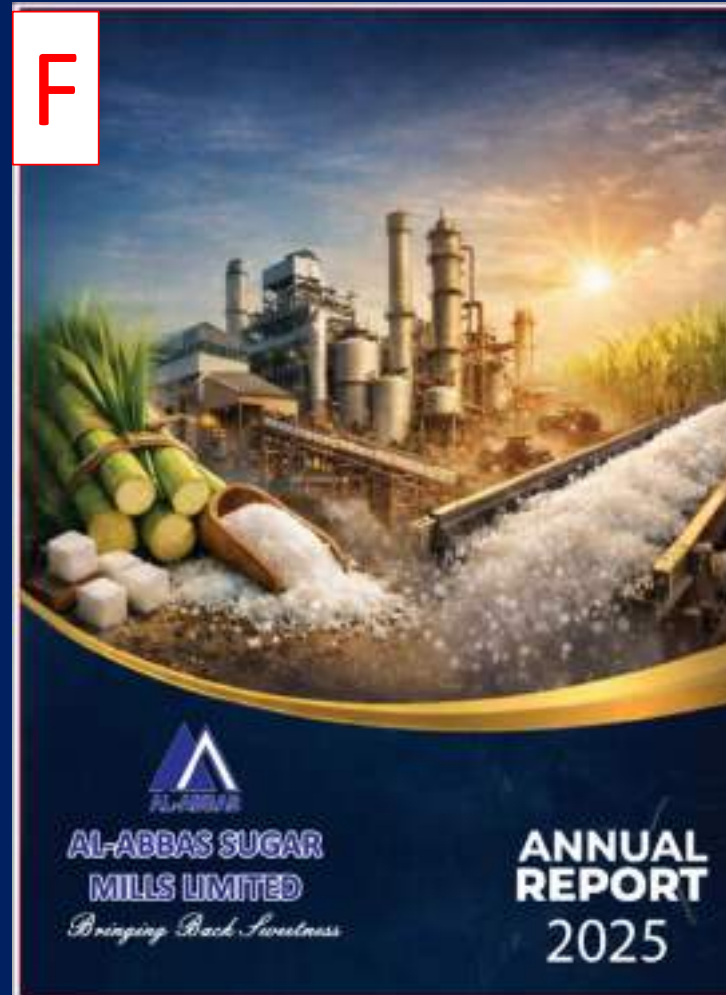
B



Presentation

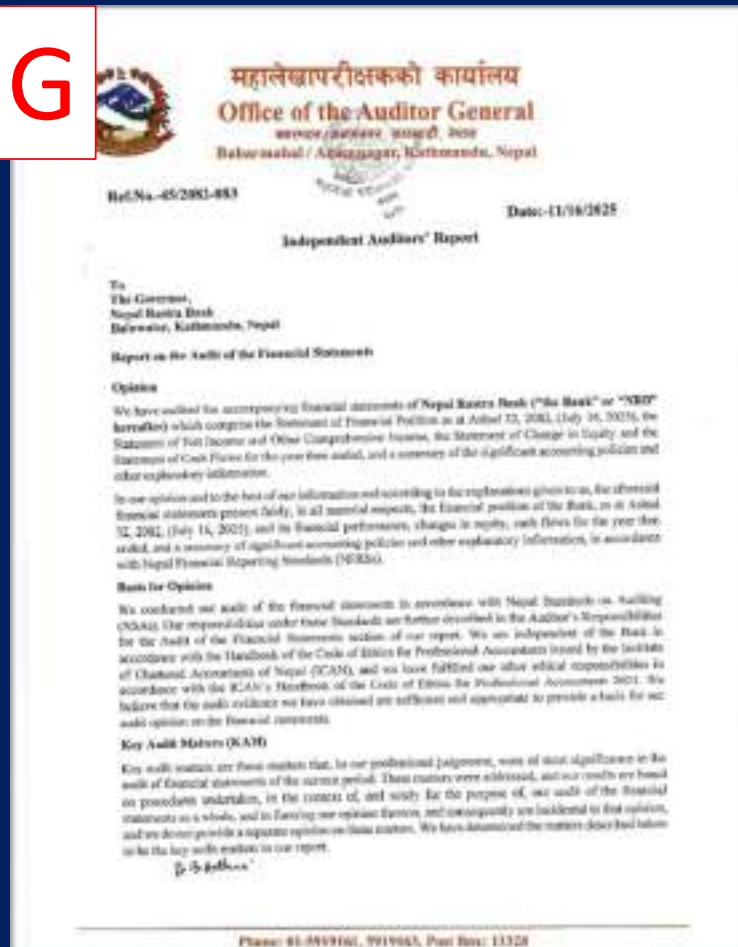


Presentation



Presentation

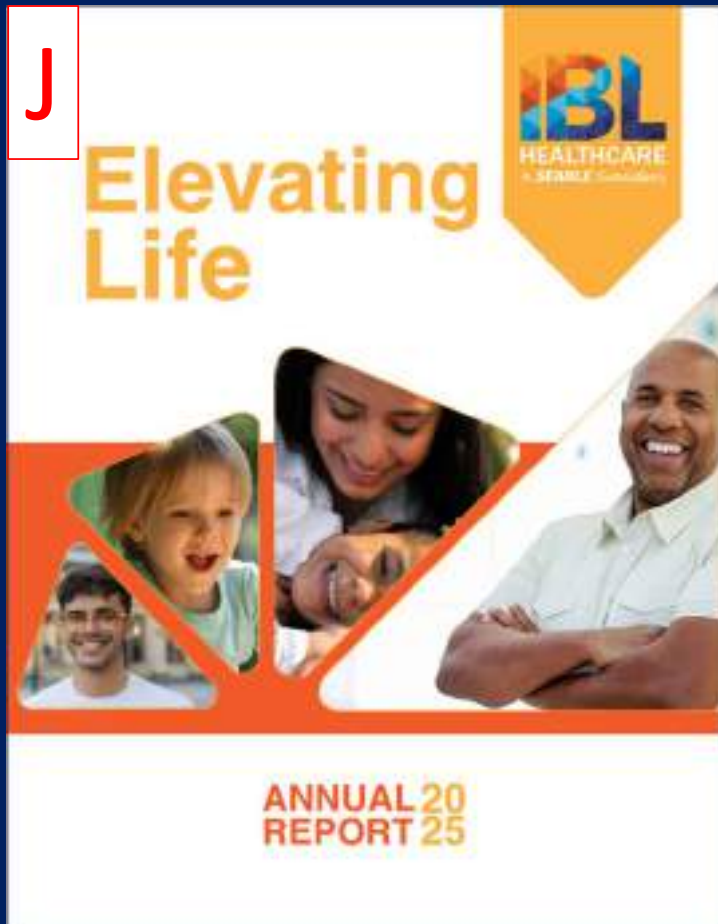
G



H



Presentation



In-Class Group Presentation

- 20 minute presentation
 - using power point
 - built together (mostly during supervised sessions)
 - delivered during last session – Saturday 14 February
 - by all group members
 - questions asked by colleagues and tutor



In-Class Group Presentation

- Effective presentations
 - choosing the right font and font size
 - understanding the importance of simplicity
 - when to use transitions and animations
 - how to use the colour wheel
 - list and understand the different types of visual aids



In-Class Group Presentation

- Tips
 - Adding facts and figures to a presentation increases audience retention by **20%**
 - Presentations with visual aids are **43%** more persuasive than the same presentations without visuals.
 - **91%** of presenters feel more confident presenting with a well-designed slide deck



In-Class Group Presentation

- Before Starting
 - Know your stuff
 - Know your audience
 - Write it out
 - Rehearse



In-Class Group Presentation

- Fonts
 - This is a Sans Serif font
 - This is a Serif font



In-Class Group Presentation

- Fonts
 - This is a comic font
 - *This is script font*



In-Class Group Presentation

- Keep Text to a Minimum
 - Powerpoint is there as your presentation aid **not the main source of information.**



In-Class Group Presentation

- Keep Text to a Minimum
 - Powerpoint is there as your presentation aid **not the main source of information.**
 - If you really need to text heavy a slide, **gradually** reveal it when needed.



In-Class Group Presentation

- Keep Text to a Minimum
 - Powerpoint is there as your presentation aid **not the main source of information.**
 - If you really need to text heavy a slide, **gradually** reveal it when needed.
 - Include **only the main speaking points** in the form of short concise bullets.



In-Class Group Presentation

- Keep Text to a Minimum
 - Powerpoint is there as your presentation aid **not the main source of information.**
 - If you really need to text heavy a slide, **gradually** reveal it when needed.
 - Include **only the main speaking points** in the form of short concise bullets.
 - Chunks of text will **tempt you to read** from the slides rather than communicate with audience.



In-Class Group Presentation

- Keep Text to a Minimum
 - Powerpoint is there as your presentation aid **not the main source of information.**
 - If you really need to text heavy a slide, **gradually** reveal it when needed.
 - Include **only the main speaking points** in the form of short concise bullets.
 - Chunks of text will **tempt you to read** from the slides rather than communicate with audience.
 - Otherwise, the **audience may be reading** rather than listening to you.



In-Class Group Presentation



- Keep it Simple
 - Do not fill up empty spaces with unnecessary elements
 - This will NOT help audience in understanding what you are saying
 - The less clutter in a slide, the more impact your visual message will have
 - Design elements should be kept at minimum to prevent distraction, such as a simple background

In-Class Group Presentation

- Limit Transition and Animations
 - Using lots of animations is **distracting and amateurish**
 - It can also be **problematic and frustrating** to view presentation on different devices
 - Use them **only for a purpose**, such as to reveal the stages of a process.
 - Use only subtle animations, such as **“Fade”, “Appear”** etc.
 - Do not use more than 3 different types of animations in one slide



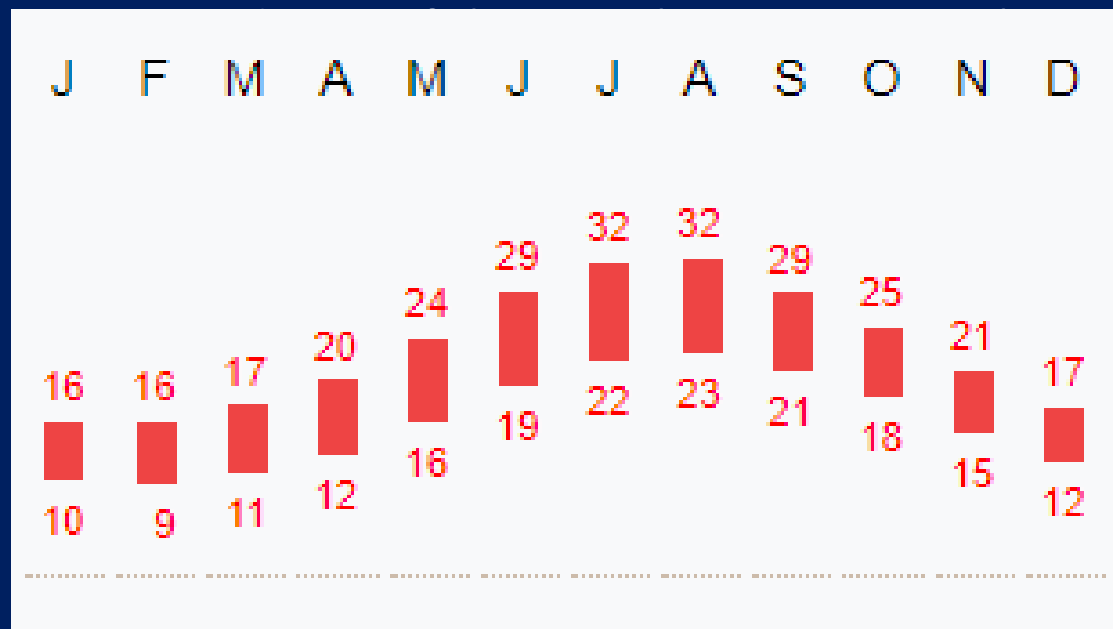
In-Class Group Presentation

- Visual Aids
 - Pictures
 - Graphs
 - Object
 - Map
 - Video Clip



In-Class Group Presentation

- Visual Aids



In-Class Group Presentation

- Colours
 - Use colours it **increases people's motivation to read**
 - Colours can also evoke emotions and can **improve understanding**
eg : highlighting certain
 - Use the **colour wheel** to help you:
<https://www.canva.com/colors/color-wheel/>
 - Colour opposite each other are complimentary and create contrast
 - Using complimentary colours **makes your text more readable**
 - Avoid using too many colours in your presentation



In-Class Group Presentation

- Colours
 - When using the **wrong colour the text may become** illegible
 - When using the **right colour you create contrast**
 - <https://www.canva.com/colors/color-wheel>



In-Class Group Presentation

- Use the spell checker but do not rely on it ONLY
 - Spelling mistakes show that you are not giving attention to detail



The Rubric

	5 marks	4 marks	3 marks	2 marks	0 marks
Presentation Etiquette	Student presented the material in a professional manner.	Student presented the material in a mostly professional manner.	Student presented the material in a somewhat professional manner.	Not Applicable	Student did not take presentation seriously.
Citations	All sources (information and graphics) are accurately documented in the desired format.	All sources (information and graphics) are accurately documented, but one is not in the desired format.	All sources (information and graphics) are accurately documented, but two or more are not in the desired format.	Some sources are not accurately documented.	No citations.
Appearance	Presentation shows considerable originality and inventiveness. The content and ideas are presented in a unique and interesting way.	Presentation shows some originality and inventiveness. The content and ideas are presented in an interesting way.	Presentation shows an attempt at originality and inventiveness on most of the slides.	Presentation shows an attempt at originality and inventiveness in only a few of the slides.	Presentation is a rehash of other people's ideas and/or graphics and shows very little attempt at original thought.
Sequencing of Information	Information is organized in a clear, logical way. It is easy to anticipate the type of material that might be on the next slide.	Most information is organized in a clear, logical way. One slide or item of information seems out of place.	Some information is logically sequenced. An occasional slide or item of information seems out of place.	There is a haphazard plan for the organization of information.	No plan for the organization of information.
Use of Graphics	All graphics are attractive (size and colours) and support the theme/content of the presentation.	A few graphics are not attractive but all support the theme/content of the presentation.	All graphics are attractive but a few do not seem to support the theme/content of the presentation.	Several graphics are unattractive AND detract from the content of the presentation.	Student did not use any graphics at all.
Timing	The presentation was delivered within the time given.	Presentation was over or under the time given to deliver the whole presentation.	The presentation was over 5 minutes longer or shorter than the allocated time.	The presentation was far too long.	The presentation was far too short.
Preparedness	Student was very well prepared and had obviously rehearsed.	Student seemed very prepared but might have needed to rehearse some more.	Student was prepared but lacked rehearsing.	Student was not very prepared and lacked rehearsing.	Student was not prepared at all.
Questions	Student answered all questions made by the other students and tutor in a confident and correct way.	Student answered most of the questions made by the other students and tutor in a way that shows good understanding of the subject.	Student answered only some of the questions made by the other students and tutor in a way that shows lack of a good grasp of the subject.	Student failed to answer most of the questions made by the other students and tutor.	Student failed to answer any of the questions made by the other students and tutor.
	46 - 60 marks	31 - 45 marks	16 - 30 marks	01 - 15 marks	0 marks
Content	Presentation includes all material needed to gain a comfortable understanding of the topic.	Presentation includes most material needed to gain a comfortable understanding of the material but is lacking one or two key elements.	Presentation is missing more than two key elements.	Presentation is lacking several key elements and has inaccuracies.	Presentation does not address the assignment question.

What am I expecting

- Show the annual reports chosen
- Snapshot of the annual reports
- Show question
- Have sample slides on intro, history of company, ratios
- Name of Group members
- How is it performing – industry, multi-year ?
- 7 ratios, as chosen
- Formula, from where you obtained the figures
- Results for current and past year
- Commentary on results



Sample Slides from past presentations



GROSS PROFIT MARGIN (GP) 31,MARCH 2022 AND 2023

31, March 2023

$$\begin{aligned}\text{Gross profit margin} &= \frac{\text{Gross profit}}{\text{Sales revenue}} \times 100 \\ &= \frac{6,152}{51,585} \times 100 \\ &= 11.92 \%\end{aligned}$$

31, March 2022

$$\begin{aligned}\text{Gross profit margin} &= \frac{\text{Gross profit}}{\text{sales revenue}} \times 100 \\ &= \frac{6,485}{43,940} \times 100 \\ &= 14.75 \%\end{aligned}$$

The following statement shows that Gross profit margin is decrease around 3% on 31, march 2023 from the year of 31, March 2022 which is obtain from the page 179 of consolidate profit and loss annual report. The numerical indicates that the company is not able to turns its sales into a profit as much as on the annual year of 31, March 2022.

CURRENT RATIO

31, March, 2023

3.33

- Current Assets = ₹23,537.38 lakhs
- Current Liabilities = ₹7,074.60 lakhs
- Calculation: $23537.38 / 7074.60 = 3.33$

31, March, 2022

3.28

- Current Assets: ₹20,820.27 lakhs
- Current Liabilities: ₹6,344.56 lakhs
- Calculation $20,820.27 / 6,344.56 = 3.28$

pages 105, 106

CURRENT RATIO

CURRENT ASSETS

CURRENT LIABILITIES

GEARING RATIOS

- $\frac{\text{NON CURRENT LIABILITY}}{\text{SHARE CAPITAL} + \text{RESERVES} + \text{NON CURRENT LIABILITY}} * 100$
- YEAR 2020

$$\frac{5061.40}{596.52 + 268.66 + 5061.40} * 100$$

$$\frac{5061.40}{5926.58} * 100 = 85.40 \%$$

EPS

March 31,2022

EPS = Net income / no. of share outstanding

$$= (2099.69) / 492,748,742$$

$$= 2099690000 / 492748742$$

$$= 4.26 : 1$$

March 31,2021

EPS = Net income / no. of share outstanding

$$= (2743.53) / 492,748,742$$

$$= 2743530000 / 492,748,742$$

$$= 5.56 : 1$$

Statement of Consolidated Profit and Loss

For the year ended March 31, 2022

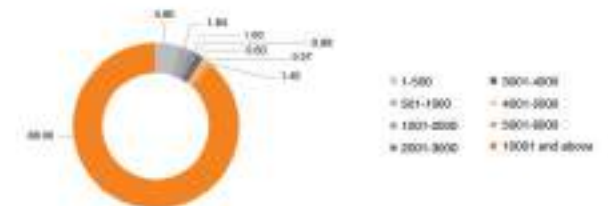
Particulars	Note	For the year ended March 31, 2022	For the year ended March 31, 2021
Revenue			
Revenue from operations	26	14,000.73	16,008.81
Other income	28	324.38	348.82
Total income		14,325.11	16,357.63
Expenses			
Cost of materials consumed	27	5,490.05	5,968.00
Employee benefits expense	28	2,889.55	2,702.84
Finance costs	29	953.58	1,344.41
Depreciation and amortisation expense	30	2,338.44	2,388.16
Other expenses	31	6,771.27	3,919.16
Total Expenses		17,326.89	13,123.88
Loss before exceptional items and tax		(3,001.78)	(3,743.53)
Exceptional items	32	251.85	77.11
Loss before tax		(2,749.93)	(3,666.42)
Tax expenses			
Current tax		-	-
Deferred tax		-	-
Loss for the year		(2,749.93)	(3,666.42)
Other Comprehensive Income/(Loss)			
Items that will not be reclassified to profit or loss:			
Re-measurements of defined benefit plans		81.06	(2.85)
Income tax on above		-	-
Items that will be reclassified to profit or loss:			
Exchange differences on translating the financial statements of a foreign subsidiary		(47.34)	191.72
Total other comprehensive income/(loss) for the year, net of tax		(47.34)	188.87
Total comprehensive loss for the year, net of tax		(2,351.34)	(3,477.55)
Loss for the year		(2,351.34)	(3,477.55)
Attributable to:			
Equity holders of the parent		(1,885.34)	(2,408.13)
Non-controlling interests		(465.99)	(1,069.42)
Other comprehensive income/(loss) for the year		(47.34)	188.87
Attributable to:			
Equity holders of the parent		(41.47)	74.65
Non-controlling interests		4.13	54.22
Total comprehensive loss for the year		(2,398.68)	(3,288.68)
Attributable to:			
Equity holders of the parent		(2,210.75)	(2,363.45)
Non-controlling interests		(187.93)	(92.23)
Earnings per equity share			
Face value of ₹12 each			
Share and Dividend (in ₹)	33	14.84	17.75
Summary of Significant accounting policies	3		

The accompanying notes are an integral part of these consolidated financial statements.

Distribution of Shareholding as on March 31, 2022

No. of Equity Shares held	No. of Shareholders	No. of Shares	% of total shares
1 - 500	272,308	24,124,744	4.90
501 - 1000	11,898	8,388,818	1.68
1001 - 5000	6,257	7,887,216	1.60
5001 - 10000	1,838	4,824,774	0.98
10001 - 40000	874	3,102,998	0.63
40001 - 100000	557	3,808,640	0.77
100001 - 1000000	898	6,900,671	1.40
1000001 - Above	700	831,841,289	88.00

* Without consolidating the follow on the basis of FSV



2A. Current Ratio

All values in ₹ crores

$$\text{Current Ratio} = \frac{\text{Current Assets}}{\text{Current Liabilities}}$$

$$2021 \text{ March } 31^{\text{st}} \rightarrow \frac{15,794.35}{21,871.54} = 0.72$$

$$2020 \text{ March } 31^{\text{st}} \rightarrow \frac{16,013.99}{21,599.21} = 0.74$$

Refer to page no: 242



PROFITABILITY RATIO

Gross profit Margin= (Revenue from operations – Consumptions of provisions)/ Revenue from operations

$(3,370.68 - 270.19) / 3,370.68 = 91.99\%$

Reference: Pg No. 149 (Profit and Loss Statement)

Net Profit Margin = Profit after tax/Revenue from operations

$= 646.17 / 3,370.68 = 19.18\%$

Reference: Pg No. 149 (Profit and Loss Statement)

Quick Ratio= For the current year:

The following details are current and total Company has

Assets-Inventories

Liabilities

Inventories = 2,229.64

Quick Ratio=

5,313.72 - 2,229.64

5,447.30

= 0.95

Quick Ratio= For the previous year:

Inventories = 2,462.32

5,164.99 - 2,462.32

4,415.09

= 0.88



The Income Statement, Balance statement, page no. 288,289

Sum up and comparison

1. The reduction in the current ratio from 1.16 to 0.97 would create problems with the The company's capacity to meet its short-term obligations.

The surge in the acid ratio from 0.88 to 0.95 is a good sign, illustrating an improved ability to meet short-term obligations without counting on inventory.

2. ROE, the ROA went down from 2022 to 2023. it indicates that the company is lean in generating profits from its assets.

3. If we look at the EPS of both years there is a decline that might be considered unfavorable, If the company's earnings per share went down. these factors could be behind such as increased expenses, lower revenue, or changes in the number of outstanding shares.

if the market value of the stock remains at 1 in both 2022 and 2023, it shows that investors have not reacted negatively to the decrease in EPS.

4. the inventory ratio went up 2.98 to 3.33 telling that the company much time has been taken to sell its inventory in 2023 compared to 2022. This may be an indicator of slower inventory turnover, which could be because of different reasons such as overstocking, changes in demand, or inefficiencies in inventory management.



Assignment Questions



Assignment Questions

- Assignment Deadline: **19 February 2026**
- Approx. 20 hours researching and writing
- Word count: **1,200 words**
- You are expected to use the Harvard referencing style
- Presentation is VERY important
- Choose any ONE of the questions



Assignment Questions

Question 1:

- Using a set of published financial statements from a publicly listed company, perform a critical analysis of how key accounting principles and concepts have been applied in preparing the reports. Focus specifically on the implications of the **Accrual Concept**, the **Prudence Concept**, and the **Going Concern Concept**.
- Your 1,200-word assignment should:
 - Explain how the application of these principles affects the reported figures for profit, assets, and liabilities.
 - Evaluate how the company's chosen accounting policies, particularly regarding depreciation methods or inventory valuation, reflect these principles.
 -
- Key Areas of Focus should be:
- **Accrual Basis vs. Cash Basis:** Students must explain how revenue recognition (matching principle) impacts the reported profit figures, often leading to different conclusions than simply tracking cash inflows and outflows.
- **Prudence:** The analysis should identify areas where management made conservative estimates (e.g., provisions for bad debts, accelerated depreciation) and how this potentially understates assets and overstates expenses to play it safe.
- **Going Concern:** Students must discuss the reliance placed on the assumption that the business will continue to operate, and how auditors signal concerns (or lack thereof) in their reports, which heavily influences external stakeholders like banks.



Assignment Questions

Question 2:

- Identify the main internal and external users of accounting information of a business, with special emphasis on the type of information each group requires. Give detailed examples of why the users would require such information, and what limitations, if any, exist in providing such data.



Assignment Questions

Question 3:

Ratio analysis is an important tool to measure and interpret the success of any business. It allows top management to understand the health of the business, and map strategies for the future.

Outline the financial ratios listed hereunder, providing details on how to calculate the ratios. List also, for each ratio, their meaning and use; and their importance and limitations:

- Acid-Test Ratio
- Asset Turnover Ratio
- Average Inventories Turnover Period
- Average Receivables Settlement Period
- Current Ratio
- Earnings per Share
- Gearing Ratio
- Gross Profit Margin
- Return on Capital Employed
- Return on Equity



Assignment

- Student's understanding of the subject
- Presentation
- Uniqueness (no plagiarism)
- Appropriate citations



Student's understanding of the subject

- Assignment Submission Form
 - the due date
 - the word limit



Diploma in Law (Malta): Intake October 2021

Assessment Task: Written assignment based on chosen questions	
Module: Award in The Maltese Legal System	Tuition Centre: 21 Academy Session Number: 2018-2019
Level: Award MGF Level 5	Student Name:
Date:	100 Number: (must be submitted as student number)
Assignment Question (18 January 2022)	
Task The purpose of this unit is to develop an understanding of a particular topic you will write about which forms part of the Maltese Legal System.	
Note This assessment provides students with an opportunity to put into practice the relevant provisions of the law in relation to the topic they choose to write about forming part of the Maltese Legal System.	
Note You should plan to spend approximately 20 hours researching the assignment question, preparing for and writing the assignment for assessment. The nominal word count for the assignment is 1,700 words. You are expected to select the most appropriate citation method which you feel most comfortable using < http://www.citethisforme.com/ >	
Choose 1 question from the following:	
Question 1: Discuss the importance of the Constitution in the Maltese Legal system. Refer to the main principles enshrined in it.	
Question 2: What are the main sources of the Maltese legal system? Discuss in particular the role of the legal system.	
Question 3: Who is empowered to legislate? Discuss the legislative process? How does the Constitution provide to ensure that laws are in line with the Constitution?	
Pass Mark - 50%	Total assignment Weighting - 60%
By submitting I confirm that this assessment is my own work	
Mark:	Signature: <student name>
Date:	Signature: <supervisor name>

Note

You should plan to spend approximately 20 hours researching the assignment question, preparing for and writing the assignment for assessment. The nominal word count for the assignment is 1,700 words. You are expected to select the most appropriate citation method which you feel most comfortable using <<http://www.citethisforme.com/>>

Student's understanding of the subject

Choose 1 question from the following:

Question 1:
Discuss the importance of the Constitution in the Maltese Legal system. Refer to the main principles enshrined in it.

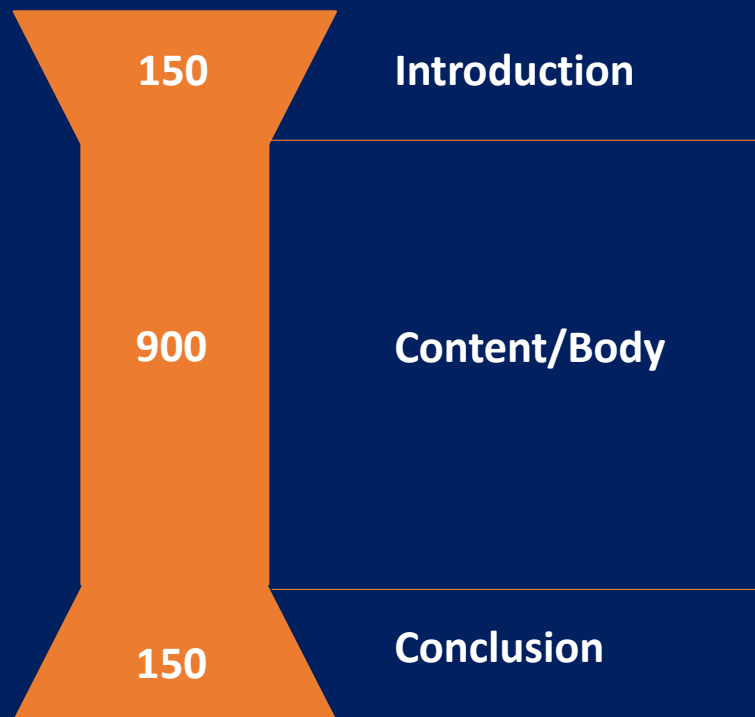
Question 2:
What are the main sources of the Maltese legal system? Can it comfortably fit under one of the legal systems?

Question 3:
Who is empowered to legislate? Describe the legislative process? How does the Constitution provide to ensure that laws are in line with the Constitution?

• Assignment Submission Form

- Choose which question to answer
- Read it well and understand it
- Identify keywords

Assignment Plan



Choose 1 question from the following:

Question 1:

Discuss the importance of the Constitution in the Maltese Legal system. Refer to the main principles enshrined in it.

Question 2:

What are the main sources of the Maltese legal system? Can it comfortably fit under one of the legal systems?

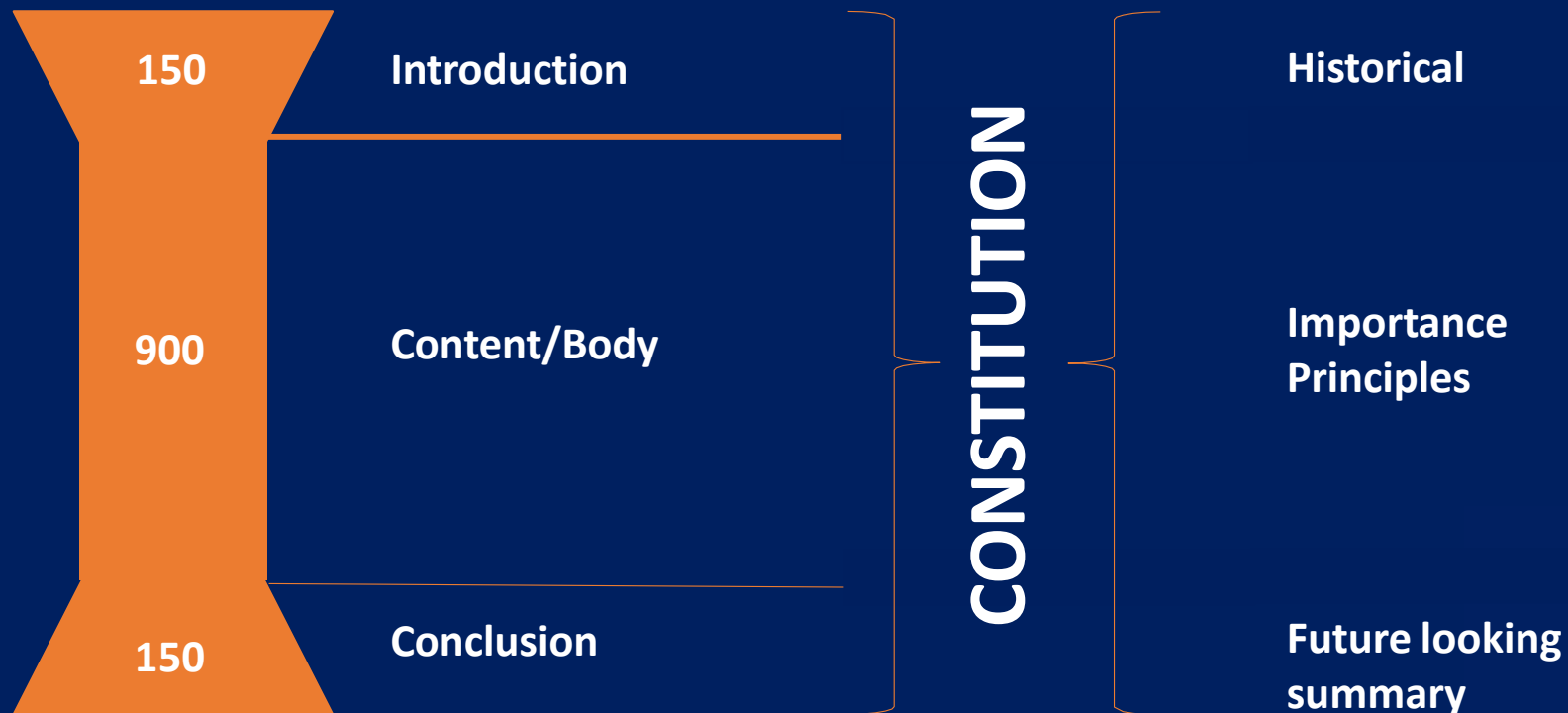
Question 3:

Who is empowered to legislate? Describe the legislative process? How does the Constitution provide to ensure that laws are in line with the Constitution?

Assignment Plan



Assignment Plan

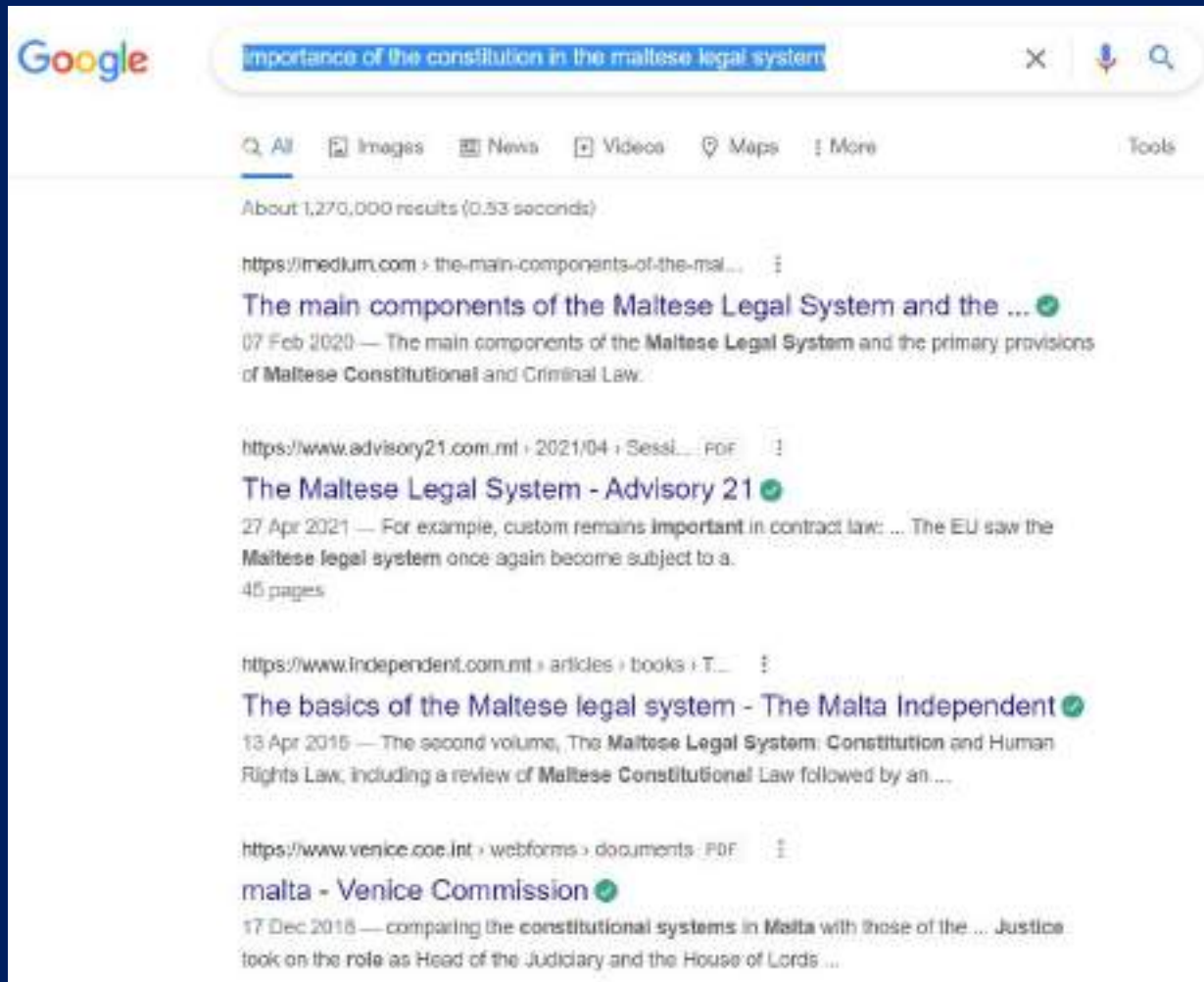


Sources

- Lecture Notes/Slides
- Books - suggested reading lists
- Online



Online



The Rubric

Assignments Rubric



	5 marks	4 marks	3 marks	2 marks	0 marks
Cover Page	Title, Student's Name, Teacher's Name, Course Intake month and year, Submission Date, Neatly finished-no errors	Evidence of four	Evidence of three	Evidence of two or less	No cover page
Citations	All cited works, both text and visual, are done in the correct format with no errors	Some cited works, both text and visual, are done in the correct format. Inconsistencies evident	Few cited works, both text and visual, are done in the correct format	Not Applicable	No citations
Appearance	Creative and attractive cover, clear organization, readable and neat, title page, table of contents	Contains title page, table of contents	Poorly organized and difficult to read, lacking neatness	No organization, missing significant criteria	Absent structure and organization
Support	Uses evidence appropriately and effectively, providing sufficient evidence and explanation to convince	Begins to offer reasons to support its points, perhaps using varied kinds of evidence. Begins to interpret the evidence and explain connections between evidence and main ideas. Its examples bear some relevance	Often uses generalizations to support its points. May use examples, but they may be obvious or not relevant. Often depends on unsupported opinion or personal experience, or assumes that evidence speaks for itself and needs no application to the point being discussed. Often has lapses in logic	Depends on clichés or overgeneralizations for support, or offers little evidence of any kind. May be personal narrative rather than essay, or summary rather than analysis	Uses irrelevant details or lacks supporting evidence entirely. May be unduly brief
	41 - 50 marks	41 - 50 marks	21 - 40 marks	01 - 20 marks	0 marks
Content	Excels in responding to the assignment question, interesting, demonstrates sophistication of thought. Central idea is clearly communicated, worth developing; limited enough to be manageable. Assignment recognizes some complexity of the subject; may acknowledge its contradictions, qualifications, or limits and follow out their logical implications. Understands and critically evaluates its sources, appropriately limits and defines terms	A solid assignment, responding appropriately to the question. Clearly states a central idea, but may have minor lapses in development. Begins to acknowledge the complexity of central idea and the possibility of other points of view. Shows careful reading of sources, but may not evaluate them critically. Attempts to define terms, not always successfully	Adequate but weaker and less effective, possibly responding less well to assignment question. Presents central idea in general terms, often depending on platitudes or clichés. Usually does not acknowledge other views. Shows basic comprehension of sources, perhaps with lapses in understanding. If it defines terms, often depends on dictionary definitions	Does not have a clear central idea or does not respond appropriately to the assignment question. May be too vague or obvious to be developed effectively. Student may misunderstand sources	Does not respond to the assignment question, lacks a central idea, and may neglect to use sources where necessary



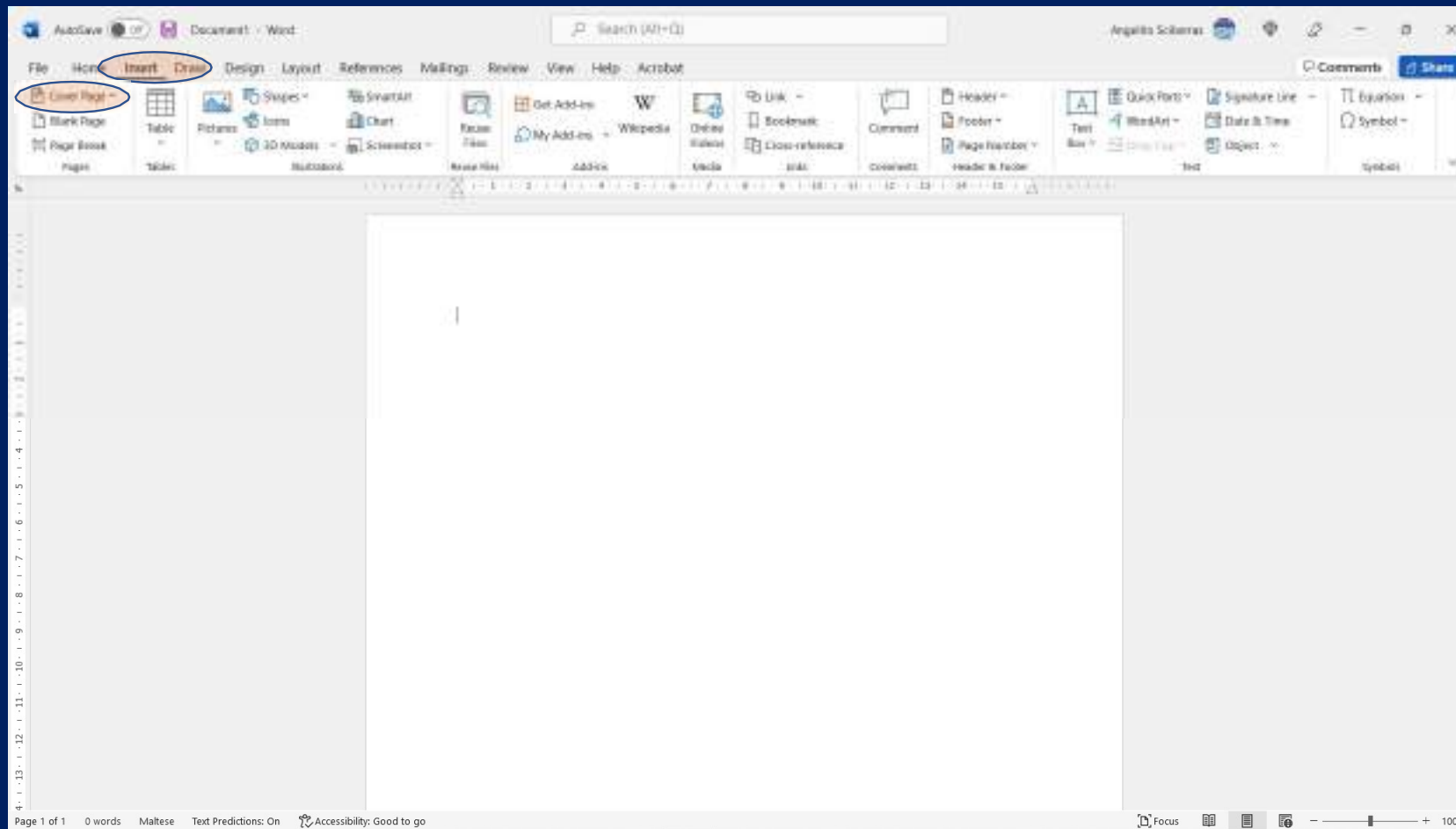
The Rubric

Assignments Rubric

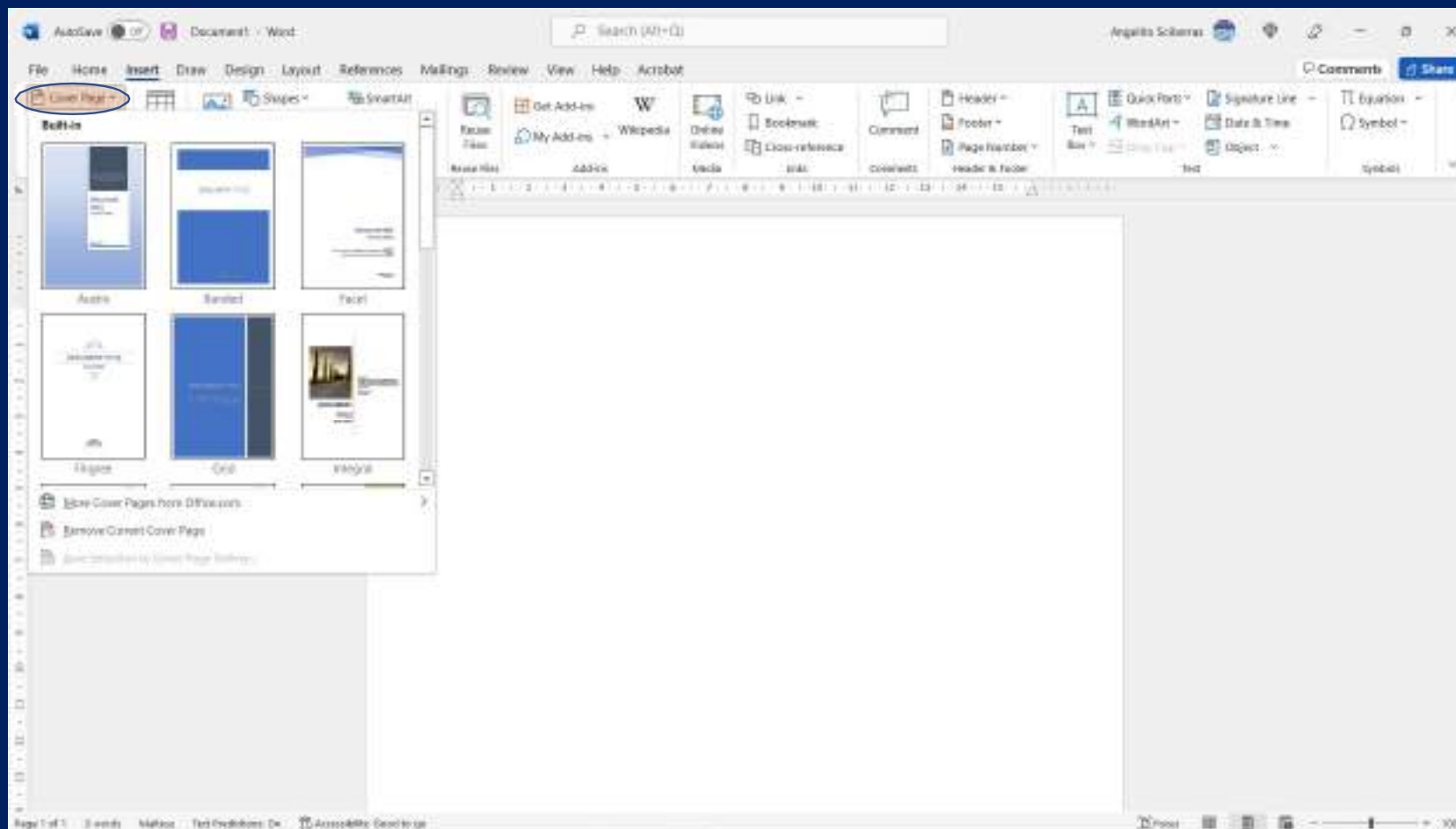


	5 marks	4 marks	3 marks	2 marks	0 marks
Cover Page	Title, Student's Name, Teacher's Name, Course intake month and year, Submission Date, Neatly finished-no errors	Evidence of four	Evidence of three	Evidence of two or less	No cover page
Citations	All cited works, both text and visual, are done in the correct format with no errors.	Some cited works, both text and visual, are done in the correct format. Inconsistencies evident.	Few cited works, both text and visual, are done in the correct format.	Not Applicable	No citations
Appearance	Creative and attractive cover, clear organization, readable and neat, title page, table of contents.	Contains title page, table of contents	Poorly organized and difficult to read, lacking neatness.	No organization, missing significant criteria.	Absent structure and organization.

Cover Page



Cover Page



Cover Page

	5 marks
Cover Page	Title, Student's Name, Teacher's Name, Course Intake month and year, Submission Date, Neatly finished-no errors

[Document title]

[Document subtitle]

Abstract

Write your text with an engaging abstract. It is typical in short summaries of the document.

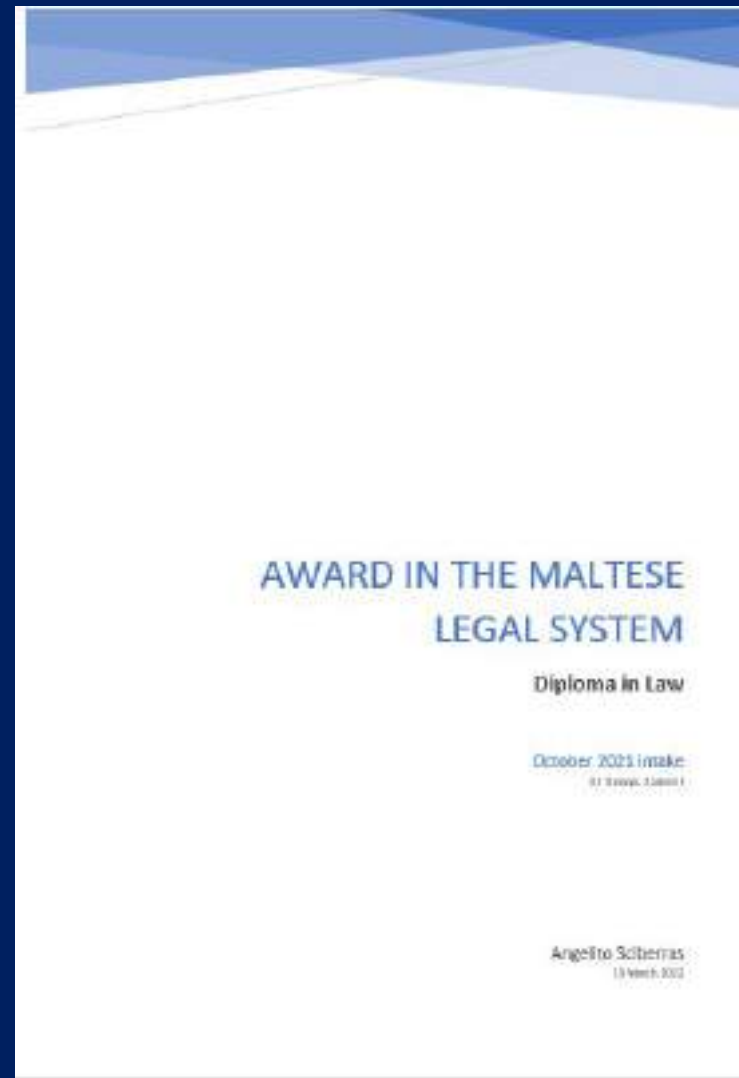
Write your text with an engaging abstract. It is typical in short summaries of the document.

Advisory 21
(Email address)



Cover Page

	5 marks
Cover Page	Title, Student's Name, Teacher's Name, Course Intake month and year, Submission Date, Neatly finished-no errors



Referencing System

Citations

All cited works, both text and visual, are done in the correct format with no errors.



Referencing System

In text

The diagram illustrates the referencing system by showing two pages from a document. Page 1, titled 'The Essay', contains several paragraphs of text. Red arrows point from specific citations within the text to corresponding entries in the 'References' list on Page 2. The citations in the text include '(Carrodus 2002)', '(Dawson 2013)', '(Hill Campbell 2014)', '(Summers & Smith 2010)', '(Levin 2004)', and '(Summers & Smith 2010)'. The reference list on Page 2 contains entries for Carrodus (2002), Dawson (2013), Hill Campbell (2014), Jackson (2009), Levin (2004), Spurr (n.d.), Summers & Smith (2010), TAFE SA (2013), TAFE SA (2014a), and TAFE SA (2014b). The labels 'In-text citations' and 'End-text citations in a reference list' are placed near their respective examples, with arrows indicating the link between them.

Page 1

The Essay

After determining an essay's topic, a student will need to analyse the topic, find information, evaluate these resources and present the information in essay format (TAFE SA 2014a). Requirements for essays can vary, but will generally include an introduction, body, conclusion and reference list (TAFE SA 2013). The completed essay will then provide evidence to the assessor of the student's research and learning (Hill Campbell 2014).

The first step is to carefully analyse the topic in order to fully understand what is and is not required from the essay (Spurr n.d.). Usually a topic will be designed to give students an opportunity to develop an argument and the essay should generally agree or disagree with the central idea (Dawson 2013). Carrodus (2002) stresses to ensure relevance, 'answer the question, the whole question and nothing but the question'.

Next, resources on the topic should be gathered from a variety of sources such as websites, books, newspapers or journal articles (Summers & Smith 2010). Lecture notes should only be referred to with the agreement of the lecturer (TAFE SA 2014b) and need only be given an in-text citation as these are considered a personal communication (TAFE SA 2013). A quick evaluation of each resource should be undertaken to establish that the information is up-to-date, relevant, and from a reputable author (Dawson 2013). The student should question whether the author's points are backed up by adequate and convincing evidence and why the author might have published this work (Hill Campbell 2014).

After reading these resources, the student can form an educated opinion and begin to plan the flow of their essay (Jackson et al. 2009). The essay should be typed and include any specified formatting such as page numbering, appropriate headers, footers and a cover sheet (Spurr n.d.). Points made should be supported with quotes, statistics or records from the time (Carrodus 2002), which according to copyright law must all be referenced (Commonwealth Amendment (Moral Rights) Act 2000; Dawson 2013, p. 106). At TAFE SA the Harvard system of referencing is required (TAFE SA 2014b).

The introduction should comprise about 10% of the essay's word count (TAFE SA 2014a) to establish an overall point and provide any background information.

The body of the essay will contain several paragraphs, each paragraph dedicated to an argument or fact, and each subsequent paragraph building support for the point of view being suggested (Levin 2004). This section should take about 80% of the word count (TAFE SA 2013).

The essay should end with a clear and concise statement (Dawson 2013) that sums up the argument and matches the point of view expressed in the introduction (TAFE SA 2014a).

On completion of the draft essay, a student should proofread their work for spelling and grammar (Jackson et al. 2009) and re-read the topic to double check that the essay has not strayed from the points being assessed (Carrodus 2002).

An appropriately formatted and well-researched essay serves not only as a tool for learning assessment, but develops ability to build an educated argument in a strong form of communication essential in many careers (Summers & Smith 2010).

Page 2

References

Carrodus, G 2002, 'How to write a great history essay', *The Age*, 21 March 2002, viewed 16 July 2014, <<http://www.theage.com.au/articles/2002/03/21/1016660121034.html>>

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Spurr, B n.d., *Successful essay writing for senior high school, college and university*, New Frontier Publishing, Epping, NSW.

Summers, J & Smith, B 2010, 'Essay writing' in *Communication skills handbook*, 3rd edn, John Wiley & Sons Australia, Milton, Qld.

TAFE SA 2013, 'Structure of an essay', *My information skills: how do I present it?*, viewed 16 July 2014, <<http://tafesa.libguides.com/content.php?pid=421835&sid=3448787>>

TAFE SA 2014a, 'Doing assignments: essay writing', *TAFE SA library guides*, viewed 15 July 2014, <<http://tafesa.libguides.com/content.php?pid=272877&sid=2256236>>

TAFE SA 2014b, *Essay writing: study guide*, TAFE SA, Adelaide.

In-text citations

End-text citations in a reference list

Referencing System

Reference & Bibliography



&

VS

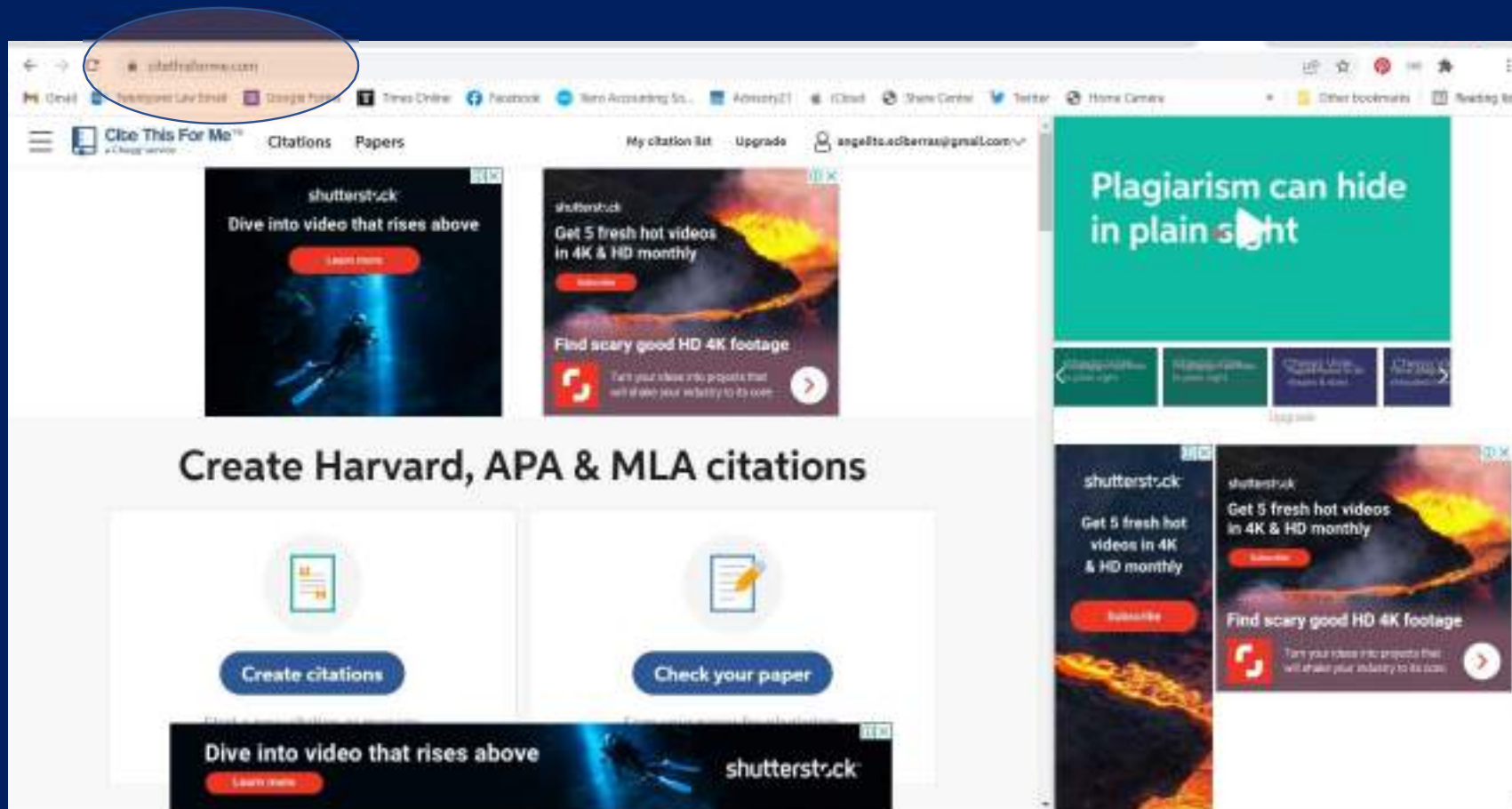


Harvard Referencing





Referencing System



Referencing System

citethisforme.com



Cover Page

Appearance	Creative and attractive cover, clear organization, readable and neat, title page, table of contents.
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Font

Times New Roman

Font Size

Text - 12pt

Titles - 14pt

Line Spacing

1.5

Justified

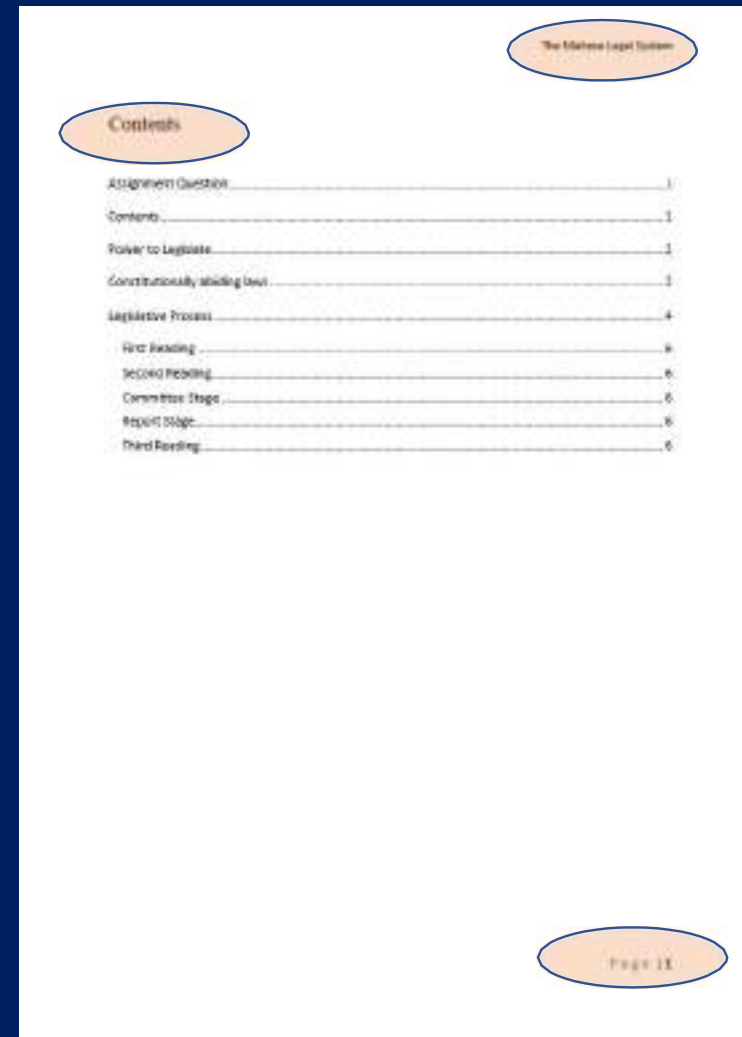
Page Numbering



Table of Contents

Appearance

Creative and attractive cover, clear organization, readable and neat, title page, table of contents.



The Maltese Legal System

Contents

Assignment Question	1
Contents	1
Power to Legislate	1
Constitutionally shilling law	1
Legislative Process	4
First Reading	6
Second Reading	6
Committee Stage	6
Report Stage	6
Third Reading	6

Page 11

Report

Headings and subheadings: Reports are typically broken up into sections, divided by headings and subheadings, to facilitate browsing and scanning.

Use numbering

- 1. Heading
 - 1.1 Sub Heading
 - 1.1.1 Sub Sub Heading





Recap of Lectures 01 - 07

The background features a complex, abstract design with concentric circles, overlapping squares, and lines in shades of blue and green. A dark, semi-transparent banner is positioned across the lower half of the image, containing the title text.

Accounting Environment & Users

Accounting Environment

- Accounting has been defined as the language of business
- Accounting enables organizations to determine how much profits or losses have been made in a particular period (financial year)
- Accounting provides statistical benchmarks against which an organization's overall performance is measured
- Accounting provides a universal explanation of the financial strength of an organization



Business Set-Ups



Business Organisations

- Self-Employed – Sole Trader
- Self-Employed – With employees
- Partnership
- Limited Liability Company
- Public Company
- Government & Parastatal
- Group Structure
- VOs and Associations
- Trusts



Users of Accounting Information

- Owners / Shareholders / Partners
 - (Current Profitability, Capital Growth, Dividend Returns)
- Investors
 - (Future Profitability, Risks of Investment)
- Government
 - (Profitability, Taxation payments)



Users of Accounting Information

- Creditors/Suppliers
 - (Liquidity, Ability to repay debts, Time taken to pay debts)
- Employees
 - (Profitability, Organisation Growth, Organisational Stability, Security of Employment)
- Management
 - (Profitability, Return on Capital, Capital Growth, Owners' Satisfaction)
- General Public
 - (Profitability, Organisational Stability and Growth, Market Share)



Accounting Principles



Accounting Principles

- All users will see the same financial statements
- Principles – to provide consistent usable financial statements
 - Relevance
 - Reliability
 - Comparability
 - Understandability



Accounting Concepts



Accounting Concepts

- Concepts represent the rules that are applied in recording transactions and preparing the Financial Statements
- **Business Entity Concept**
- **Money Measurement Concept**
- **Historic Cost Concept**
- **Realisation Concept**
- **Dual Aspect Concept**
- **Consistency Concept**
- **Materiality Concept**
- **Accruals Concept**
- **Prudence Concept**
- **Going Concern Concept**
- **Substance over Form**



Double Entry



Double Entry

[ˈdɑːbəl ˈen-trē]

A fundamental concept underlying present-day bookkeeping and accounting which states that every financial transaction has equal and opposite effects in at least two different accounts.

 Investopedia

Examples of Double Entry Transactions

Purchase of machine by cash

- **Debit** Machine Account Increase in Asset
- **Credit** Cash Account Decrease in Asset

Payment of utility bills

- **Debit** Utility Expense Increase in Expense
- **Credit** Cash Account Decrease in Asset



The Accounting Equation



The Accounting Equation is the following:

- **ASSETS = CAPITAL + LIABILITIES**

&

- **Net Current Assets = Current Assets – Current Liabilities**

- Net Current assets or Working Capital is the amount that indicates how much capital is being generated or used up by day-to-day activities. If net current assets are negative, the company may have difficulty financing its day-to-day operations.

Trial Balance

Trial balance for George's Catering on the 31 st of May 2010			
	FOLIO	DEBIT \$	CREDIT \$
Baking equipment	100	12,000	
Debtors	101	0	
Bank	102	14,800	
Capital	300		15,000
Drawings	301	500	
Loan	200		1,000
Creditors	201		0
Services rendered	400		15,500
Salaries	500	4,000	
Telephone expense	501	200	
		<u>31,500</u>	<u>31,500</u>

Statutory financial statements

- Income Statement
- Statement of Financial Position
- Cashflow Statement
- Audited Financial Statements
- Tax Returns
- VAT Returns



Profitability



Financial Items:

Sales, Purchases, Expenses Paid, Incomes Received.



Non-Financial Items:

Depreciation, Revaluations, Accruals, Prepayments, Provisions.



Both have a direct affect on the business profitability. Why?

Cash Flow Statement Format

Cash flows from **OPERATING** activities

PLUS or **MINUS**

Cash flows from **INVESTING** activities

PLUS or **MINUS**

Cash flows from **FINANCING** activities

EQUALS

NET increase (or decrease) in **cash equivalents** over the period





Ratio Analysis



Profitability Ratios

RETURN ON CAPITAL EMPLOYED

Net Profit for the year	X 100
Equity + Liabilities	

RETURN ON EQUITY

Net Profit for the year	X 100
Capital	

Gross Profit	X 100
Sales Revenue	

GROSS PROFIT MARGIN

Gross Profit	X 100
Cost of Sales	

GROSS MARK-UP

Efficiency Ratios

Sales
Net Assets

ASSET TURNOVER

Sales
Fixed Assets

FIXED ASSET TURNOVER

(Opening Stock + Closing Stock) / 2
(Cost of Sales) / 365

AVG. INVENTORY
TURNOVER PERIOD

Average trade receivables	X 365
Credit Sales revenue	

AVG. RECEIVABLES
SETTLEMENT PERIOD

Average trade payables	X 365
Cost of Sales	

AVG. PAYABLES
SETTLEMENT PERIOD



Liquidity Ratios

CURRENT RATIO

CURRENT ASSETS		
CURRENT LIABILITIES		

ACID TEST

CURRENT ASSETS - INVENTORIES		
CURRENT LIABILITIES		



Gearing Ratios

Non-Current Liabilities	X 100
Share Capital + Reserves + Non-Current Liabilities	

INTEREST COVER RATIO

Operating Profit before Interest
Interest Payable



Investment Ratios

Total Dividend Paid

Number of shares in issue

DIVIDEND PER SHARE

Profit after tax

Number of shares in issue

EARNINGS PER SHARE

Market value per share

Earnings per Share

PRICE TO
EARNINGS RATIO



**Let's meet the Groups and go
through your Presentations....**

